

Money Matters

Nuts and Bolts of Affordable Housing



Howard County Housing Commission

What is Affordable Housing?

Talking about Rental Housing Today

No Single Definition - Generally Three Types

- Housing with Lower Rent Units Reserved for People with Lower Incomes
- Subsidized Rents (Housing Choice Vouchers - Section 8)
- Public Housing - None in Howard County

Housing with Lower Rents

Project was Built or Bought with Government Help
so Owner can Charge Lower Rents

- Generally available for households earning between 30% and 60% of the Area Median Income - mostly at the top.
- Area Median Income - Baltimore Metropolitan Area = \$104,000 for Family of Four
- Types:
 - Low Income Housing Tax Credits
 - State Programs - PRHP, RHPP, RHF, RHW, Tax-Exempt Bonds, RFOHOPSPJSLOBNUS, etc.
 - County Moderate Income Housing Units - MIHU
- About 2,500 units around the County

Housing with Lower Rents

Approximate Rents and Utilities

Apartment Size	50% AMI Rent and Utilities	60% AMI Rent and Utilities
Efficiency	\$910	\$1,020
1-Bedroom	\$975	\$1,170
2-Bedroom	\$1,170	\$1,404
3-Bedroom	\$1,352	\$1,622
4-Bedroom	\$1,508	\$1,810

Subsidized Rents - Housing Choice Vouchers

- Generally available for households earning less than 30% of the Area Median Income (though can be higher).
- Voucher pays a portion of the rent in private sector housing.
- Almost all federally funded (HUD) - Amount depends on federal budget. The Commission runs the program.
- Tenant pays 30% of their income for rent and utilities. Voucher pays the rest up to program maximum.

Subsidized Rents - Public Housing

- Generally available for households earning less than 30% of the Area Median Income (though can be higher).
- Housing is owned and operated by Housing Authorities. Generally what we think about for the “Projects” but most public housing around the country is in good shape and is very much in demand.
- Federal government (HUD) provided money to build it and to operate it. Tenant pays 30% of income for rent and utilities.
- No public housing in Howard County.
- Disappearing around the Country. Has not been a politically favored program but may be making a comeback.

Who Needs Affordable Housing?

- Many more people than we can serve. Housing assistance is not “by right.”
- Over 5,000 households in Howard County earning \$50,000/year or less are paying too much for housing. At low incomes, more than 30% of income for rent is too much.
- Doesn't include people who work in the County but can't afford to live in the County or people who want to live here.
- Depending on zip code need to earn between \$30 to \$45 per hour (about \$60,000 to \$90,000 per year) to afford a standard 2-bedroom apartment.
- For Housing Choice Vouchers, nationally only about 1 in 4 who qualify receive any federal assistance. Waiting list is closed because it is too long.

What Incomes Qualify?

Family Size	30% of Area Median Income	60% of Area Median Income	60% of Howard County Median
1 Person	\$21,840	\$43,680	\$49,447
2 Persons	\$24,960	\$49,920	\$56,510
3 Persons	\$28,080	\$56,160	\$63,574
4 Persons	\$31,200	\$62,400	\$70,638
5 Persons	\$33,720	\$67,440	\$76,289



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Affordable Housing

All projects owned by HCHC must include at least 20% of the units restricted to households with incomes of 60% or less of the Howard County Median.

- There are Affordable Programs Available at HCHC Sites for Residents With Incomes at or Below 50% to 60% of Area Median Income
- There are also Affordable Programs for Families to pay 30% of Income in Rent



Senior Communities - Total 178 Units

Almost 10% of the Commission's portfolio are affordable homes for seniors

These communities are designated for residents beginning at 62 and older and feature a variety of design elements

- ▶ The Overlook at Monarch Mills -45 units
 - ▶ Morningside Park - 60 units
 - ▶ Selborne at Dorsey - 48 units
 - ▶ Tiber Hudson - 25 units



Family Communities - Total 1922 Units

The Commission is a provider safe, quality, affordable and sustainable housing opportunities for low-and moderate-income families

- ▶ Azure at Oxford Square—248
- ▶ Leola Dorsey—35
- ▶ Monarch Mills (family) - 224
- ▶ The Verona at Oakland Mills—251
- ▶ Stoney Run—20
- ▶ Burgess Mill Station I -198
- ▶ Burgess Mill Station II—53
- ▶ Columbia Commons—200
- Gateway Village—132
- Bridges Alliances—15
- Orchard Crossing Townhomes—36
- New Ventures(RAD) - 50
- Scattered Sites - 42
- Ellicott Gardens—106
- Juniper Apartments — 12
- Columbia Landing—300

The Residences at Leola Dorsey Community is a mixed-use, supportive housing facility. The Day Resource Center on the first floor, provides daily services to Howard County's homeless population.

The Residential Community features

Mixed use public facility to serve homeless persons

Collaboration of County, Commission, VOA, Grassroots

35 efficiency apartments for chronically homeless

Energy Efficiency (LEED Silver)

Funding - State, Commission, CDBG, FHLB, PBV



Community Resource Center Features

Hair Salon—Free Shampoo and hair cuts

Library and computer lab

VA Outreach workers

Assistance with Food Stamps

Medical suite with volunteer doctors and nurses

Food Pantry, Laundry Facilities and van service

Amenities can vary based on the community and include

- ▶ Fitness Centers
- ▶ Clubrooms, resident lounges
- ▶ Business Centers
- ▶ Pet Play Areas
- ▶ Multi Use Room
- ▶ Grilling Areas
- ▶ Pools
- ▶ Playgrounds
- ▶ Bicycle Storages
- ▶ Volleyball Courts
- ▶ Putting Greens





Rent Ranges

Rent Vary based on the Community
and can start as low as \$800

How to Find Affordable Units in the County?

A listing of HCHC's Communities can be
found on the website
[https://www.househoward.org/our-
properties.html](https://www.househoward.org/our-properties.html).

Affordable Housing online @
www.affordablehousingonline.com

MD Housing Search.org @
www.mdhousingsearch.org



How to Apply

Each community has guidelines regarding submitting an application that complies with federal, state, and local fair housing laws.

Contact each site individually, to get more details on their application processes.

When you apply, be certain to ask about your eligibility for an Affordable Apartment

Verification of income from all sources and household assets is a typical part of the application process

Rental history verification, credit and criminal background checks are also typical for the application process

Documents Requested might include:

Disclosure of Social Security Numbers, Driver's License or other forms of Photo ID, Birth Certificates or Passports



Housing Choice Voucher Program

(Section 8)

How the Program Works

Rental Subsidy to Landlords Which is Funded by HUD

Tenants Pay 30% of Household Income for Rent & Utilities (but can opt to pay more to increase housing choice)

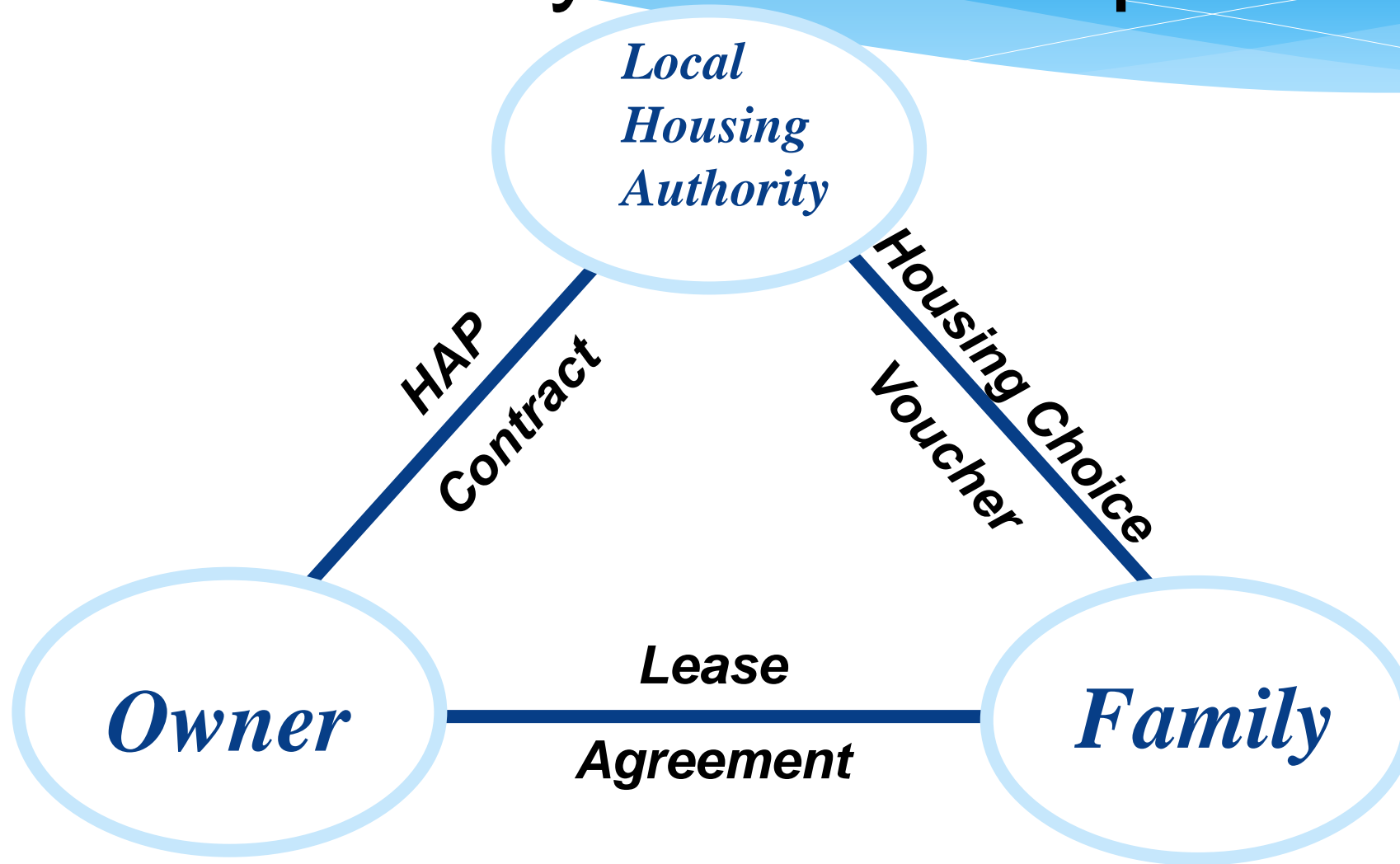
HCVP pays the balance up to a maximum of the Rent or Payment Standard (whichever is less)

Payment Standards (PS) determine Maximum Allowable Subsidy

PS are based on Household Size, Unit Size & Unit Location

Fair Housing Law in both Howard County and the State of Maryland Protects Voucher Holders Against Discrimination

Three-Way Partnership



Special Purpose Vouchers

Housing Opportunities for Persons With
AIDS (HOPWA)

Mainstream Vouchers for Persons With
Disabilities

Bridge Subsidy Program

Homeownership Vouchers

Family Self Sufficiency (FSS) Program

Program Statistics

- * Howard County Administers approximately 975 Vouchers
- * In addition, 550 Vouchers are administered on behalf of Other jurisdictions
- * Persons are selected from the waiting list only when a current family graduates from the program, when a voucher recipient loses their subsidy for violating program rules, when a voucher recipient is deceased, or when new voucher funding is awarded by HUD
- * Current voucher turnover is approximately 4 to 5 families per month

The Waiting List

Historically a 5 to 10-year wait

Preference for families that live or work in Howard County

Waiting List Order

Date & Time


- Perception of Fairness
- Families Know How Long They Will Have to Wait
- Works Against Elderly & Disabled Households
- Grants Advantage to People With Advanced Knowledge


Lottery

- All Applicants Have Equal Access
- Can Also Have Set-a-sides for the Homeless
- Help for Families With Children During Greatest Need



Why Should A Landlord Participate?

- It's The Law
 - Save on Advertising Costs
 - Save on Unit Turnover
 - Program Responds to Changes in Family's Household Income
 - Steady Consistent Rental Payments
 - Helping a Family in Need
- 



Other Tenant Landlord Information

Tenant is Responsible for Payment of
Security Deposit

Be “Fair” Not “Nice”

Protect Your Investment

“Suitability” vs. “Eligibility”

Evictions, Late Fees & Non-Payment of
Rent



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QUESTIONS?

Howard County Housing Commission